

In Re: Teri Angela Gorman
Debtor.

Chapter 13
Case No.

Chapter 13 Plan

Address: Debtor 3555 Northmoor Ave., Memphis, TN 38128

Plan Payment:

Debtor Shall Pay: \$ 550.00 Monthly By: Death Benefits Direct Pay
Or by: Payroll Deduction

1. This Plan [Rule 3015.1 Notice]:
(A) Contains a Non-standard Provision [See provision 19]. Yes No
(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim Yes No
[See provisions 7 and 8].
(C) Avoids a Security Interest or Lien. [See provision 12]. Yes No
2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.
3. Auto Insurance: Included in Plan Or Not Included in Plan if proof provided by Debtor
4. Domestic Support Paid By: Debtor Directly Wage Assignment Trustee To: Monthly Pmt.
ongoing payment begins
5. Priority Claims: Monthly Pmt.
 Amount
6. Home Mortgage Claims: Paid Directly by Debtor or Paid by Trustee To: Monthly Pmt.
 ongoing payment begins
7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
City of Memphis (property tax) (3555 Northmoor)	\$ 3,258.00	12.00%	\$75.00
Shelby County Trustee(property) (3555 Northmoor)	\$ 1,448.00	18.00%	\$26.00

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	<u>Collateral Value</u>	<u>Interest Rate</u>	<u>Monthly Pmnt.</u>

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral

10. Special Class Unsecured Claims:

	<u>Collateral Value</u>	<u>Interest Rate</u>	<u>Monthly Pmnt.</u>

11. Student Loan Claims and Other Long Term Claims:

<u>Navient (33.5k)</u>	<input checked="" type="checkbox"/> Not Provided For	<input type="checkbox"/> General Unsecured Creditor
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12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: _____ ;
Or Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

Assume Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

<u>For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract</u>
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Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
Debtor's Attorney's Signature

Date November 11, 2019

November 11, 2019

910 > May 15, 2017